

REMARKS

Claims 1-19 are pending in this application. By this Amendment, claims 1, 11 and 17 have been amended. Applicants do not acquiesce in the correctness of the rejections and reserve the right to present specific arguments regarding any rejected claims not specifically addressed. Reconsideration in view of the above amendments and following remarks is respectfully requested.

In the Office Action, claims 7-10 and 17-19 are rejected under 35 U.S.C. 102(e) as being anticipated by Korman et al. (US 6,308,887), hereinafter “Korman”; and claims 1-6 and 11-15 are rejected under 35 U.S.C. 103(a) as being unpatentable over Korman. Applicants respectfully traverse the rejections for the reasons that follow.

Applicants conducted a telephonic interview with the Examiner on 10/16/2007, which concluded with agreements that: (1) independent claims 1 and 11 will be allowable if Applicants amend them to include a limitation that the claimed displaying a screen menu created by a financial institution does not include linking to a web site of the financial institution; and (2) claim 7 is allowable and claim 17 will be allowable if Applicants amend claim 17 to include the limitation that relay center transmits a transaction request message to an identified financial institution system without passing through another financial institution system.

By this Amendment, Applicants have amended claims 1, 11 and 17 in accordance with the above agreements. Specifically, claims 1 and 11, as amended, now include “displaying a screen menu created by the associated financial institution and saved in the automated teller machine[.]” (Claim 11). Claim 17, as amended, now includes “the transmitting being implemented without passing through another financial institution system[.]” Accordingly, Applicants respectfully

request allowance of the claimed subject matter.

Applicants respectfully submit that the application is in condition for allowance. Should the Examiner believe that anything further is necessary to place the application in better condition for allowance, the Examiner is requested to contact Applicants' undersigned attorney at the telephone number listed below.

Respectfully submitted,

/Spencer K. Warnick/

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